



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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F.N.B. CORPORATION

BHC Name

City/State [PITTSBURGH, PA](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [42,054,781](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

F.N.B. CORPORATION
ONE NORTH SHORE CENTER

PITTSBURGH, PA 15212

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Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	41,185,949			37,629,670			38,618,499			36,584,377			33,864,548		
Net income (\$000)	52,998			93,235			404,602			286,006			387,249		
Number of BHCs in peer group	134			133			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.32	2.55	29	2.42	2.67	27	2.40	2.60	30	2.59	2.77	31	2.81	3.01	32
+ Non-interest income	0.72	0.97	45	0.85	1.13	41	0.83	1.04	44	0.72	1.21	29	0.81	1.32	31
- Overhead expense	2.19	2.18	58	1.96	2.28	29	1.90	2.17	33	2.01	2.57	24	2.05	2.69	20
- Provision for credit losses	0.17	0.04	86	0.06	-0.12	80	0	-0.09	72	0.33	0.51	27	0.13	0.15	53
+ Securities gains (losses)	0	0	43	0	0.01	58	0	0.01	47	0	0.02	33	0	0.01	48
+ Other tax equivalent adjustments	0	0	44	0	0	15	0	0	79	0	0	48	0	0	13
= Pretax net operating income (tax equivalent)	0.68	1.35	11	1.25	1.78	15	1.33	1.66	26	0.97	1.04	41	1.43	1.56	37
Net operating income	0.51	1.03	12	0.99	1.36	18	1.05	1.26	28	0.78	0.81	41	1.14	1.19	41
Net income	0.51	1.02	12	0.99	1.35	19	1.05	1.26	28	0.78	0.82	40	1.14	1.19	41
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.81	2.96	38	3.07	3.18	41	2.97	3.06	41	3.58	3.55	48	4.34	4.41	47
Interest expense	0.21	0.20	64	0.34	0.29	67	0.29	0.25	66	0.64	0.52	70	1.12	1.08	61
Net interest income (tax equivalent)	2.60	2.75	35	2.73	2.88	36	2.69	2.80	36	2.93	3.01	39	3.22	3.33	39
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.09	41	0.11	0.16	48	0.06	0.11	40	0.24	0.27	58	0.12	0.21	45
Earnings coverage of net loan and lease losses (X)	45.15	38.54	68	16.96	25.70	58	35.67	39.72	64	7.78	22.91	36	18.19	24.40	58
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.38	1.20	72	1.42	1.49	49	1.38	1.23	70	1.43	1.58	44	0.84	0.83	51
Allowance for loan and lease losses / Total loans and leases	1.37	1.17	71	1.41	1.47	50	1.36	1.20	69	1.42	1.55	44	0.84	0.81	53
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.40	0.47	44	0.64	0.70	54	0.37	0.49	39	0.70	0.71	55	0.45	0.57	39
30–89 days past due loans and leases / Total loans and leases	0.24	0.32	45	0.15	0.33	26	0.23	0.32	46	0.28	0.39	43	0.41	0.43	55
Liquidity and Funding															
Net noncore funding dependence	-4.44	-1.97	42	0.01	-0.51	54	-3.87	-2.33	44	3.44	3.20	55	17.34	14.45	63
Net short-term noncore funding dependence	-5.69	-6.65	45	-1.39	-6.88	68	-5.22	-7.71	54	1.86	-4.76	72	13.54	3.38	80
Net loans and leases / Total assets	63.54	59.31	62	65.65	60.99	63	63.01	58.67	63	67.50	61.58	65	66.85	63.77	46
Capitalization															
Tier 1 leverage ratio	8.28	9.06	25	7.87	9.15	11	7.99	8.98	24	7.83	9.13	11	8.20	9.76	11
Holding company equity capital / Total assets	12.93	10.29	87	12.88	10.72	81	13.02	10.71	81	13.26	11.16	79	14.11	12.43	71
Total equity capital (including minority interest) / Total assets	12.93	10.40	87	12.88	10.85	79	13.02	10.82	81	13.26	11.29	79	14.11	12.57	71
Common equity tier 1 capital / Total risk-weighted assets	9.99	12.21	21	9.99	12.57	9	9.92	12.42	13	9.84	12.38	9	9.40	12.17	6
Net loans and leases / Equity capital (X)	4.91	5.82	31	5.10	5.73	39	4.84	5.53	38	5.09	5.58	41	4.74	5.21	41
Cash dividends / Net income	84.36	33.45	97	44.01	23.13	86	40.41	28.27	75	57.68	42.30	73	42.67	33.12	70
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	8.88	9.35	65	10.07	16.49	33	5.72	10.50	34	8.05	16.68	25	4.55	9.26	40
Equity capital	9.35	4.03	76	2.72	9.13	20	3.85	7.46	45	1.55	6.99	24	5.97	10.49	35
Net loans and leases	5.39	6.29	55	7.40	7.22	58	-1.31	3.36	35	9.10	9.07	61	5.22	9.10	44
Noncore funding	-24.86	-10.65	29	-52.64	-25.09	14	-28.61	-14.79	28	-46.13	-12.18	10	-13.39	6.59	21
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	10.69	11.08	59	11.16	11.33	60	10.78	10.95	61	11.20	13.56	57	5.27	13.04	42
Equity investment in subsidiaries / Equity capital	104.82	103.47	62	105.51	102.85	67	104.06	103.22	60	104.16	102.81	62	106	103.22	68
Cash from ops + noncash items + op expense / Op expense + dividends	107.91	125.04	47	-4.77	98.58	11	115.99	154.48	37	158.71	147.24	66	93.67	190.27	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	217,518	217,309	869,565	971,755	1,067,818	0.10	31.08
Income from lease financing receivables.....	3,805	4,073	15,954	18,370	16,541	-6.58	41.66
Fully taxable income on loans and leases.....	218,144	217,953	872,566	972,972	1,059,925	0.09	31.94
Tax-exempt income on loans and leases.....	3,179	3,429	12,953	17,153	24,434	-7.29	-3.34
Estimated tax benefit on income on loans and leases.....	834	892	3,381	4,379	6,097	-6.54	-50.46
Income on loans and leases (tax equivalent).....	222,157	222,274	888,900	994,504	1,090,456	-0.05	30.44
Investment interest income (tax equivalent).....	32,513	31,634	123,025	146,362	166,281	2.78	17.73
Interest on balances due from depository institutions.....	1,507	423	3,732	1,910	4,382	256.26	737.22
Interest income on other earning assets.....	2,150	2,276	8,588	13,736	18,663	-5.54	26775.00
Total interest income (tax equivalent).....	258,327	256,607	1,024,245	1,156,512	1,279,782	0.67	30.39
Interest on time deposits of \$250K or more	660	1,528	4,495	13,710	20,110	-56.81	-5.04
Interest on time deposits < \$250K.....	3,466	8,006	23,380	59,115	83,721	-56.71	-39.02
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,559	5,711	19,340	60,046	112,770	-37.68	-33.50
Interest on other borrowings and trading liabilities.....	7,528	9,002	34,011	57,622	97,796	-16.37	-0.55
Interest on subordinated debt and mandatory convertible securities	4,291	4,302	17,008	17,730	15,383	-0.26	62.54
Total interest expense.....	19,504	28,549	98,234	208,223	329,780	-31.68	-11.11
Net interest income (tax equivalent).....	238,823	228,058	926,011	948,289	950,002	4.72	35.56
Non-interest income.....	74,461	80,175	322,007	263,814	274,088	-7.13	42.96
Adjusted operating income (tax equivalent)	313,284	308,233	1,248,018	1,212,103	1,224,090	1.64	37.25
Overhead expense.....	225,660	184,549	733,536	734,672	694,700	22.28	20.58
Provision for credit losses.....	17,959	5,911	629	121,752	44,561		65.52
Securities gains (losses)	0	41	193	282	70	-100.00	-100.00
Other tax equivalent adjustments	0	-1	1	0	-1		
Pretax net operating income (tax equivalent).....	69,611	117,813	514,047	355,961	484,937	-40.91	111.69
Applicable income taxes	14,015	21,720	98,496	57,485	83,567	-35.47	116.15
Tax equivalent adjustments	2,598	2,858	10,949	12,470	14,121	-9.10	-24.06
Applicable income taxes (tax equivalent).....	16,613	24,578	109,445	69,955	97,688	-32.41	67.72
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	52,998	93,235	404,602	286,006	387,249	-43.16	130.64
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	52,998	93,235	404,602	286,006	387,249	-43.16	130.64
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	52,998	93,235	404,602	286,006	387,249	-43.16	130.64
Investment securities income (tax equivalent).....	32,513	31,634	123,025	146,362	166,281	2.78	17.73
US Treasury and agency securities (excluding mortgage-backed securities)	1,473	1,391	4,584	7,189	12,937	5.90	-37.98
Mortgage-backed securities	22,167	20,521	81,029	99,044	113,099	8.02	11.90
All other securities	8,873	9,722	37,412	40,129	40,245	-8.73	63.35
Cash dividends declared.....	44,709	41,036	163,500	164,956	165,221	8.95	62.24
Common	42,699	39,026	155,459	156,915	157,180	9.41	67.13
Preferred.....	2,010	2,010	8,041	8,041	8,041	0.00	0.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.51	2.75	30	2.73	2.96	31	2.65	2.85	33	3.16	3.27	41	3.78	4	31
Less: Interest expense	0.19	0.19	60	0.30	0.27	65	0.25	0.23	65	0.57	0.48	68	0.97	0.98	55
Equals: Net interest income (tax equivalent)	2.32	2.55	29	2.42	2.67	27	2.40	2.60	30	2.59	2.77	31	2.81	3.01	32
Plus: Non-interest income	0.72	0.97	45	0.85	1.13	41	0.83	1.04	44	0.72	1.21	29	0.81	1.32	31
Equals: adjusted operating income (tax equivalent)	3.04	3.56	21	3.28	3.87	22	3.23	3.70	26	3.31	4.04	18	3.61	4.41	17
Less: Overhead expense	2.19	2.18	58	1.96	2.28	29	1.90	2.17	33	2.01	2.57	24	2.05	2.69	20
Less: Provision for credit losses	0.17	0.04	86	0.06	-0.12	80	0	-0.09	72	0.33	0.51	27	0.13	0.15	53
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	98	0	0	98	0	0	96	0	0	98
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	23	0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0	0	44	0	0	15	0	0	79	0	0	48	0	0	13
Equals: Pretax net operating income (tax equivalent)	0.68	1.35	11	1.25	1.78	15	1.33	1.66	26	0.97	1.04	41	1.43	1.56	37
Less: Applicable income taxes (tax equivalent)	0.16	0.31	14	0.26	0.40	15	0.28	0.38	19	0.19	0.23	37	0.29	0.36	30
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.51	1.03	12	0.99	1.36	18	1.05	1.26	28	0.78	0.81	41	1.14	1.19	41
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.51	1.02	12	0.99	1.35	19	1.05	1.26	28	0.78	0.82	40	1.14	1.19	41
Memo: Net income (last four quarters)	0.92	1.17	20	0.89	1.07	29	1.05	1.26	28	0.78	0.82	40	1.14	1.19	41
Net income—BHC and noncontrolling (minority) interest	0.51	1.04	10	0.99	1.37	17	1.05	1.27	26	0.78	0.83	40	1.14	1.20	41
Margin Analysis															
Average earning assets / Average assets	89.17	93.16	7	88.89	93.08	8	89.16	93.08	9	88.40	92.32	10	87.14	91.05	11
Average interest-bearing funds / Average assets	57.63	60.43	44	61.37	62.97	47	59.84	61.99	45	63.65	64.06	49	66.97	65.57	58
Interest income (tax equivalent) / Average earning assets	2.81	2.96	38	3.07	3.18	41	2.97	3.06	41	3.58	3.55	48	4.34	4.41	47
Interest expense / Average earning assets	0.21	0.20	64	0.34	0.29	67	0.29	0.25	66	0.64	0.52	70	1.12	1.08	61
Net interest income (tax equivalent) / Average earning assets	2.60	2.75	35	2.73	2.88	36	2.69	2.80	36	2.93	3.01	39	3.22	3.33	39
Yield or Cost															
Total loans and leases (tax equivalent)	3.35	3.88	20	3.47	4.05	18	3.51	4.01	21	3.91	4.27	31	4.77	5.09	32
Interest-bearing bank balances	0.18	0.18	55	0.10	0.10	55	0.15	0.14	68	0.39	0.27	82	4.56	2.04	96
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.79	2.93	38	3.03	3.15	40	2.94	3.04	40	3.54	3.51	49	4.29	4.36	46
Investment securities (tax equivalent)	1.86	1.78	60	2.12	1.84	72	2	1.77	67	2.40	2.25	66	2.59	2.76	38
US Treasury and agency securities (excluding mortgage-backed securities)	1.05	1.09	49	1.04	1.30	36	0.99	1.14	38	0.93	1.75	16	2.07	2.32	38
Mortgage-backed securities	1.60	1.67	41	1.83	1.60	68	1.67	1.57	61	2.31	2.05	74	2.39	2.61	20
All other securities	3.47	2.75	77	3.45	2.93	72	3.45	2.81	73	3.54	3.24	67	3.57	4.06	41
Interest-bearing deposits	0.14	0.16	54	0.21	0.26	45	0.21	0.21	57	0.49	0.53	51	1.04	1.10	47
Time deposits of \$250K or more	0.54	0.48	61	1.08	0.82	72	0.86	0.66	75	1.71	1.42	80	1.99	1.96	47
Time deposits < \$250K	0.57	0.44	75	1.08	0.78	78	0.86	0.62	78	1.71	1.36	79	1.99	1.82	59
Other domestic deposits	0.08	0.13	34	0.14	0.17	44	0.11	0.15	41	0.40	0.36	64	0.89	0.93	49
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.12	0.16	40	0.20	0.18	72	0.17	0.17	66	0.70	0.62	71	2.11	1.86	61
Other borrowed funds and trading liabilities	1.98	1.14	82	1.66	1.38	65	1.87	1.27	72	1.79	1.50	66	2.31	2.38	45
All interest-bearing funds	0.33	0.31	64	0.49	0.42	65	0.43	0.37	67	0.89	0.74	70	1.45	1.49	54

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income	74,461		80,175		322,007		263,814		274,088			
Fiduciary activities income	10,350		9,082		37,370		31,249		27,885			
Service charges on deposit accounts - domestic	16,740		13,542		60,475		55,057		70,176			
Trading revenue.....	560		1,567		1,266		-2,209		2,759			
Investment banking fees and commissions.....	5,486		5,342		21,027		16,738		16,382			
Insurance activities revenue.....	7,734		7,404		26,162		24,595		20,897			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	3,566		1,276		3,596		-9,866		3,169			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	-21,121		1,378		40,912		71,985		34,953			
Other non-interest income.....	51,146		40,584		131,199		76,265		97,867			
Total overhead expenses	225,660		184,549		733,536		734,672		694,700			
Personnel expense.....	112,072		107,158		417,752		405,115		374,556			
Net occupancy expense.....	34,343		32,980		128,664		121,708		117,984			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	3,227		3,049		12,117		13,362		14,167			
Other operating expenses.....	76,018		41,362		175,003		194,487		187,993			
Fee income on mutual funds and annuities.....	5,486		5,342		21,028		16,738		16,383			
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0			
Number of equivalent employees	3,896		3,976		3,884		4,077		4,066			
Average personnel expense per employee.....	28.77		26.95		107.56		99.37		92.12			
Average assets per employee.....	10,571.34		9,464.20		9,942.97		8,973.36		8,328.71			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	7.37	2.26	89	6.66	2.10	89	6.53	2.17	89	6.34	2.02	89
Overhead expenses / Net Interest Income + non-interest income	72.63	61.09	84	60.43	59.31	55	59.30	59.28	44	61.24	62.28	47
Percent of Average Assets												
Total overhead expense	2.19	2.18	58	1.96	2.28	29	1.90	2.17	33	2.01	2.57	24
Personnel expense.....	1.09	1.21	36	1.14	1.28	34	1.08	1.21	38	1.11	1.30	28
Net occupancy expense.....	0.33	0.23	88	0.35	0.24	89	0.33	0.23	89	0.33	0.26	79
Other operating expenses.....	0.77	0.71	73	0.47	0.73	15	0.48	0.72	12	0.57	0.94	17
Overhead less non-interest income	1.47	1.18	72	1.11	1.10	46	1.07	1.10	41	1.29	1.25	49
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	72.03	60.59	84	59.87	58.69	56	58.78	58.83	45	60.61	61.82	48
Personnel expense.....	35.77	33.94	55	34.77	33.28	57	33.47	32.93	46	33.42	32.36	51
Net occupancy expense.....	10.96	6.43	94	10.70	6.42	93	10.31	6.23	95	10.04	6.58	93
Other operating expenses.....	25.29	19.35	85	14.41	18.45	24	14.99	19.18	17	17.15	22.28	29
Total non-interest income	23.77	26.24	52	26.01	28.42	50	25.80	27.67	49	21.76	28.83	37
Fiduciary activities income	3.30	2.31	69	2.95	2.15	66	2.99	2.20	66	2.58	2.09	62
Service charges on domestic deposit accounts	5.34	3.51	78	4.39	3.21	75	4.85	3.27	78	4.54	3.27	72
Trading revenue.....	0.18	0.53	65	0.51	0.97	61	0.10	0.62	58	-0.18	1.28	3
Investment banking fees and commissions.....	1.75	2.33	57	1.73	2.51	55	1.68	2.58	54	1.38	2.46	48
Insurance activities revenue.....	2.47	0.38	92	2.40	0.38	90	2.10	0.36	91	2.03	0.41	89
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44
Net servicing fees	1.14	1.49	72	0.41	0.99	56	0.29	0.60	57	-0.81	0.01	14
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	-6.74	1.74	2	0.45	3.74	22	3.28	3.30	55	5.94	3.92	73
Other non-interest income.....	16.33	8.92	86	13.17	8.65	78	10.51	9.27	67	6.29	9.65	36
Overhead less non-interest income	48.26	33.42	86	33.86	29.66	59	32.97	30.52	50	38.85	31.93	69
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.13	20.83	43	18.44	21.04	23	19.16	21.18	25	16.15	18.63	29
Applicable income tax + TE / Pretax net operating income + TE	23.87	22.92	63	20.86	22.74	26	21.29	22.67	24	19.65	21.18	29

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2022

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	18,761,251	16,419,314	17,309,651	16,455,475	15,424,620	14.26	28.81
Commercial and industrial loans	5,939,606	7,114,806	5,660,842	6,895,530	4,984,528	-16.52	69.23
Loans to individuals	1,461,483	1,331,379	1,379,369	1,371,780	2,078,340	9.77	-9.57
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	15,000	24,747	18,764	24,366	29,411	-39.39	-38.71
Other loans and leases	916,392	827,427	895,359	865,465	823,334	10.75	70.47
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	27,093,732	25,717,673	25,263,985	25,612,616	23,340,233	5.35	33.78
Less: Allowance for loan and lease losses	370,643	362,037	344,284	363,107	195,874	2.38	130.53
Net loans and leases	26,723,089	25,355,636	24,919,701	25,249,509	23,144,359	5.39	33.00
Debt securities that reprice or mature in over 1 year	6,773,623	5,723,287	6,656,810	5,368,735	6,236,680	18.35	25.83
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	33,496,712	31,078,923	31,576,511	30,618,244	29,381,039	7.78	31.43
Interest-bearing bank balances	3,418,693	2,327,447	3,151,774	1,010,772	191,939	46.89	4857.00
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	185,535	485,353	232,319	962,029	327,675	-61.77	10.68
Trading assets	50,887	215,396	174,931	349,859	149,568	-76.38	63.62
Total earning assets	37,151,827	34,107,119	35,135,535	32,940,904	30,050,221	8.93	44.26
Non-interest-bearing cash and due from depository institutions	448,990	443,421	350,811	381,765	408,340	1.26	17.72
Premises, fixed assets, and leases	499,539	431,723	451,477	436,182	440,060	15.71	40.54
Other real estate owned	6,094	7,385	7,178	8,958	25,595	-17.48	-87.83
Investment in unconsolidated subsidiaries	2,368	2,213	2,213	2,213	2,213	7.00	-39.05
Intangible and other assets	3,946,079	3,633,034	3,600,500	3,636,992	3,693,197	8.62	8.21
Total assets	42,054,781	38,624,853	39,547,661	37,406,970	34,619,626	8.88	39.30
Quarterly average assets	41,185,949	37,629,670	39,554,129	37,490,089	34,397,878	9.45	71.01
Average loans and leases (YTD)	26,499,426	25,617,493	25,305,534	25,419,627	22,876,503	3.44	63.55
Memoranda							
Loans held-for-sale	253,404	185,222	294,996	153,572	50,708	36.81	236.66
Loans not held-for-sale	26,840,328	25,532,451	24,968,989	25,459,044	23,289,525	5.12	33.02
Real estate loans secured by 1–4 family	8,092,189	6,782,925	7,386,172	6,934,837	6,627,650	19.30	31.72
Commercial real estate loans	10,639,051	9,608,858	9,896,830	9,493,080	8,756,336	10.72	27.91
Construction and land development	2,347,352	2,067,551	2,107,770	1,966,173	1,556,700	13.53	59.56
Multifamily	457,176	445,842	465,558	406,637	448,563	2.54	-17.50
Nonfarm nonresidential	7,834,523	7,095,465	7,323,502	7,120,270	6,751,073	10.42	24.51
Real estate loans secured by farmland	30,011	27,531	26,649	27,558	40,634	9.01	-71.15
Total investment securities	6,959,158	6,208,640	6,889,129	6,330,764	6,564,355	12.09	25.14
U.S. Treasury securities	194,458	100,499	204,564	600,472	500	93.49	538.72
US agency securities (excluding mortgage-backed securities)	345,881	435,971	348,458	454,818	552,645	-20.66	-46.19
Municipal securities	1,004,727	1,123,433	1,049,841	1,140,206	1,130,788	-10.57	71.88
Mortgage-backed securities	5,397,199	4,546,821	5,284,316	4,133,372	4,878,496	18.70	26.35
Asset-backed securities	0	0	0	0	0		
Other debt securities	16,893	1,916	1,950	1,896	1,926	781.68	-21.77
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	3,445,797	3,165,970	3,425,648	3,463,110	3,288,993	8.84	30.58
U.S. Treasury securities	193,958	99,999	204,064	599,972	0	93.96	547.71
US agency securities (excluding mortgage-backed securities)	345,068	334,855	347,456	333,680	376,342	3.05	-12.69
Municipal securities	30,686	28,577	32,355	32,374	11,027	7.38	-11.51
Mortgage-backed securities	2,864,192	2,700,623	2,839,823	2,495,188	2,899,698	6.06	33.38
Asset-backed securities	0	0	0	0	0		
Other debt securities	11,893	1,916	1,950	1,896	1,926	520.72	-44.92
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-148,897	71,497	43,006	105,534	30,123		
Available-for-sale securities appreciation (depreciation)	-154,044	56,028	10,189	83,265	14,073		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	6,115,581	5,863,173	6,052,246	5,785,776	4,779,550	4.30	76.31

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	11,731,299	9,938,691	10,791,094	9,048,464	6,394,730	18.04	111.85
NOW, ATS and transaction accounts	6,556,205	5,552,095	6,276,339	5,420,539	4,887,460	18.09	31.63
Time deposits less brokered deposits < \$250K	2,425,303	2,830,998	2,404,057	3,016,697	3,151,232	-14.33	0.18
MMDA and other savings accounts	12,670,576	11,488,709	11,801,113	10,998,788	8,786,947	10.29	82.88
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	33,383,383	29,810,493	31,272,603	28,484,488	23,220,369	11.99	68.03
Time deposits of \$250K or more	518,343	540,193	453,395	593,798	971,699	-4.04	3.37
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	362,877	434,916	376,422	402,896	852,950	-16.56	-75.74
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	930,000	1,530,000	1,030,000	1,680,000	2,350,000	-39.22	-54.41
Other borrowings w/remaining maturity over 1 year	299,216	298,607	299,064	298,454	840,000	0.20	19.66
Brokered deposits < \$250K	5,888	12,927	2,000	51,923	605,045	-54.45	-99.38
Noncore funding	2,116,324	2,816,643	2,160,881	3,027,071	5,619,694	-24.86	-59.65
Trading liabilities	155,572	57,471	44,766	38,421	24,228	170.70	458.97
Subordinated notes and debentures + trust preferred securities	545,923	514,810	512,950	516,781	512,621	6.04	9.99
Other liabilities	414,984	451,760	406,598	381,306	359,516	-8.14	108.93
Total liabilities	36,616,186	33,651,177	34,397,798	32,448,067	29,736,428	8.81	41.73
Equity Capital							
Perpetual preferred stock (including surplus)	106,882	106,882	106,882	106,882	106,882	0.00	0.00
Common stock	3,639	3,284	3,296	3,282	3,274	10.81	12.11
Common surplus	4,559,927	4,099,053	4,109,460	4,087,396	4,066,614	11.24	13.42
Retained earnings	1,117,596	920,403	1,109,307	868,205	797,791	21.42	272.76
Accumulated other comprehensive income	-201,674	-51,070	-61,847	-38,569	-64,580		
Other equity capital components	-147,775	-104,876	-117,235	-68,293	-26,783		
Total holding company equity capital	5,438,595	4,973,676	5,149,863	4,958,903	4,883,198	9.35	24.86
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,438,595	4,973,676	5,149,863	4,958,903	4,883,198	9.35	24.86
Total liabilities and capital	42,054,781	38,624,853	39,547,661	37,406,970	34,619,626	8.88	39.30
Memoranda							
Non-interest-bearing deposits	11,731,299	9,938,691	10,791,094	9,048,464	6,394,730	18.04	111.85
Interest-bearing deposits	22,176,315	20,424,922	20,936,904	20,081,745	18,402,383	8.57	40.46
Total deposits	33,907,614	30,363,613	31,727,998	29,130,209	24,797,113	11.67	58.99
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,149,863	4,958,903	4,958,903	4,883,198	4,608,285		
Accounting restatements	0	0	0	-50,635	0		
Net income	52,998	93,235	404,602	286,006	387,249		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-22,527	-24,924	-26,864	-20,721	11,861		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	442,797	0	0	0	0		
Less: Dividends declared	44,709	41,036	163,500	164,956	165,221		
Change in other comprehensive income	-139,827	-12,502	-23,278	26,011	41,024		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	5,438,595	4,973,676	5,149,863	4,958,903	4,883,198		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	44.61	37.11	65	42.51	36.10	63	43.77	36.25	67	43.99	36.22	66	44.55	37.78	56
Commercial and industrial loans	14.12	10.78	71	18.42	13.88	73	14.31	10.76	72	18.43	13.52	74	14.40	12.02	62
Loans to individuals	3.48	3.61	65	3.45	3.42	64	3.49	3.36	65	3.67	3.40	64	6	4.20	69
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.04	0.17	54	0.06	0.19	56	0.05	0.18	54	0.07	0.19	59	0.08	0.24	60
Other loans and leases.....	2.18	4.19	36	2.14	4.29	34	2.26	4.47	35	2.31	4.63	31	2.38	5.01	33
Net loans and leases.....	63.54	59.31	62	65.65	60.99	63	63.01	58.67	63	67.50	61.58	65	66.85	63.77	46
Debt securities over 1 year.....	16.11	19.47	40	14.82	16.70	43	16.83	19.46	44	14.35	15.55	44	18.01	14.60	69
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	79.65	80.04	41	80.46	78.43	50	79.84	79.22	44	81.85	78.16	58	84.87	79.65	58
Interest-bearing bank balances	8.13	7.18	60	6.03	9.08	34	7.97	8.50	48	2.70	7.51	17	0.55	3.06	15
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.44	1.65	27	1.26	1.59	51	0.59	1.56	32	2.57	1.68	76	0.95	1.91	42
Trading assets	0.12	0.52	63	0.56	0.56	73	0.44	0.49	74	0.94	1.01	74	0.43	1.19	66
Total earning assets.....	88.34	91.28	13	88.30	91.48	12	88.84	91.77	13	88.06	91.05	13	86.80	89.53	19
Non-interest cash and due from depository institutions.....	1.07	0.96	62	1.15	1	61	0.89	0.82	58	1.02	1.07	46	1.18	1.14	51
Other real estate owned.....	0.01	0.01	71	0.02	0.02	66	0.02	0.01	76	0.02	0.02	66	0.07	0.03	87
All other assets.....	10.59	7.70	84	10.55	7.44	86	10.27	7.35	83	10.92	7.82	86	12.02	9.27	82
Memoranda															
Short-term investments	8.57	10.28	50	7.28	11.92	30	8.56	11.47	40	5.27	11.17	22	1.50	7.63	15
U.S. Treasury securities.....	0.46	1.80	42	0.26	0.98	59	0.52	1.47	51	1.61	0.84	79	0	1.03	25
US agency securities (excluding mortgage-backed securities)	0.82	0.79	67	1.13	0.73	73	0.88	0.82	67	1.22	0.63	75	1.60	0.54	86
Municipal securities	2.39	1.72	65	2.91	1.77	73	2.65	1.73	71	3.05	1.69	74	3.27	1.34	81
Mortgage-backed securities	12.83	14.04	48	11.77	12.38	50	13.36	14.14	51	11.05	11.75	48	14.09	11.44	66
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.04	0.55	35	0	0.46	26	0	0.53	26	0.01	0.42	27	0.01	0.39	26
Loans held-for-sale.....	0.60	0.40	77	0.48	0.46	67	0.75	0.55	74	0.41	0.52	55	0.15	0.39	43
Loans held for investment	63.82	59.15	62	66.10	61.15	64	63.14	58.06	64	68.06	61.72	68	67.27	63.50	46
Real estate loans secured by 1–4 family	19.24	11.67	82	17.56	11.69	76	18.68	11.46	81	18.54	11.91	78	19.14	13.29	73
Revolving	2.91	1.40	84	3.16	1.51	82	2.99	1.42	83	3.35	1.66	82	3.96	2.07	78
Closed-end, secured by first liens	15.21	9.94	80	13.26	9.76	70	14.53	9.67	77	13.95	9.81	72	13.74	10.69	72
Closed-end, secured by junior liens	1.13	0.17	94	1.15	0.21	94	1.16	0.17	93	1.24	0.22	94	1.44	0.28	92
Commercial real estate loans	25.30	23.42	54	24.88	22.27	56	25.03	22.69	54	25.38	22.22	55	25.29	22.23	51
Construction and land development.....	5.58	3.49	76	5.35	3.32	78	5.33	3.34	74	5.26	3.40	76	4.50	3.44	65
Multifamily.....	1.09	3.52	25	1.15	3.21	27	1.18	3.57	27	1.09	3.12	25	1.30	3.01	34
Nonfarm nonresidential	18.63	15.11	62	18.37	14.77	64	18.52	14.57	64	19.03	14.72	65	19.50	14.69	62
Real estate loans secured by farmland.....	0.07	0.33	50	0.07	0.33	48	0.07	0.30	51	0.07	0.33	48	0.12	0.36	53

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	69.25	61.87	55	63.84	57.91	55	68.52	61.05	55	64.25	57.15	55	66.09	57.46	54
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	29.87	20.07	82	26.37	19.43	71	29.24	19.86	78	27.08	19.43	76	28.40	20.75	75
Real estate loans secured by 1–4 family.....	4.51	2.35	82	4.74	2.45	83	4.69	2.43	81	4.89	2.64	79	5.88	3.15	81
Revolving	25.36	17.49	79	21.64	16.76	70	24.55	17.24	77	22.19	16.59	72	22.52	17.39	71
Closed-end.....	39.27	38.39	47	37.36	35.36	50	39.17	37.86	48	37.06	34.63	49	37.52	33.52	50
Construction and land development.....	8.66	5.82	72	8.04	5.29	75	8.34	5.65	73	7.68	5.26	74	6.67	5.09	67
1–4 family.....	1.84	1.29	71	1.46	1.05	71	1.93	1.18	74	1.44	0.93	72	2.07	0.94	78
Other.....	6.82	4.49	72	6.58	4.21	75	6.41	4.40	70	6.24	4.19	72	4.60	4.02	63
Multifamily.....	1.69	5.66	18	1.73	5.08	20	1.84	5.78	21	1.59	4.96	20	1.92	4.69	30
Nonfarm nonresidential	28.92	25	57	27.59	23.47	61	28.99	24.56	61	27.80	22.93	61	28.92	22.15	68
Owner-occupied.....	10.07	8.44	59	9.32	7.93	59	9.78	8.29	58	9.43	7.68	62	10.30	7.72	67
Other.....	18.85	16.32	59	18.27	15.25	60	19.21	15.94	61	18.37	14.95	61	18.62	14.34	65
Real estate loans secured by farmland.....	0.11	0.59	48	0.11	0.56	47	0.11	0.54	48	0.11	0.54	47	0.17	0.55	53
Real estate loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	21.92	18.81	62	27.67	23.16	69	22.41	18.86	62	26.92	22.17	69	21.36	19.53	61
Loans to individuals	5.39	6.52	62	5.18	6.02	61	5.46	6.24	62	5.36	6.13	61	8.90	7.13	67
Credit card loans	0.03	0.51	54	0.03	0.50	54	0.03	0.53	54	0.03	0.65	55	0.03	0.81	52
Agricultural loans.....	0.06	0.31	51	0.10	0.33	55	0.07	0.34	51	0.10	0.32	58	0.13	0.37	60
Other loans and leases.....	3.38	8.03	32	3.22	8.05	32	3.54	8.75	32	3.38	9.09	31	3.53	9.85	32
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	532.01	395.39	76	532.73	382.51	81	531.04	391.81	77	538.75	381.27	79	545.55	391.26	74
Real estate loans secured by 1–4 family.....	229.47	125.02	87	220.07	124.29	87	226.60	126.06	85	227.05	125.03	89	234.41	138.18	83
Revolving	34.66	14.84	90	39.54	16.14	92	36.33	15.44	89	41	17.42	90	48.52	21.26	87
Closed-end.....	194.80	108.83	85	180.53	106.79	84	190.27	108.85	84	186.04	106.14	86	185.89	115.20	81
Commercial real estate loans	301.69	249.33	61	311.76	237.40	68	303.62	245.88	62	310.80	234.65	65	309.70	229.44	64
Construction and land development.....	66.56	36.95	81	67.08	35.26	81	64.66	35.95	81	64.37	35.62	80	55.06	34.95	73
1–4 family.....	14.16	8.02	76	12.16	6.84	76	14.98	7.42	80	12.04	6.34	77	17.06	6.61	83
Other.....	52.40	28.49	84	54.92	28.01	86	49.68	28.11	82	52.34	28.16	82	38	27.32	67
Multifamily.....	12.96	37.99	27	14.47	34.02	30	14.28	38.66	29	13.31	32.74	28	15.86	31.04	37
Nonfarm nonresidential	222.16	160.85	70	230.22	157.71	75	224.67	158.05	73	233.12	155.06	75	238.78	152.10	75
Owner-occupied.....	77.35	53.96	70	77.75	52.99	74	75.79	52.99	71	79.05	52.37	75	85.03	53.07	78
Other.....	144.81	105.37	72	152.47	102.29	73	148.88	102.54	75	154.06	100.54	73	153.75	97.41	73
Real estate loans secured by farmland.....	0.85	3.46	49	0.89	3.50	49	0.82	3.22	50	0.90	3.44	50	1.44	3.60	56
Real estate loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	168.43	113.45	78	230.84	145.22	84	173.67	114.45	79	225.76	139.91	86	176.30	122.02	75
Loans to individuals	41.44	36.67	67	43.20	35.91	69	42.32	34.55	69	44.91	37.47	67	73.51	43.51	71
Credit card loans	0.21	2.64	55	0.22	2.59	54	0.24	2.77	56	0.24	3.30	55	0.27	4.34	53
Agricultural loans.....	0.43	1.66	55	0.80	1.94	59	0.58	1.86	58	0.80	1.88	63	1.04	2.18	64
Other loans and leases.....	25.99	47.86	40	26.85	47.52	39	27.47	51.06	40	28.34	49.54	38	29.12	52.44	37
Supplemental															
Non-owner occupied CRE loans / Gross loans	29.20	30.57	45	28.06	27.81	51	29.40	30.07	48	27.65	27.32	50	27.24	26.45	48
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	224.36	198.65	55	234.12	185.94	63	227.90	195.33	59	231.88	183.76	60	224.84	178.57	62
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	301.71	256.17	60	311.86	243.39	66	303.69	252.85	61	310.93	240.85	64	309.87	236.10	61

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.57	10.28	50	7.28	11.92	30	8.56	11.47	40	5.27	11.17	22	1.50	7.63	15
Liquid assets	23.44	28.10	38	20.89	27.16	32	24.06	29.03	37	18.53	26.22	30	17.86	22.44	46
Investment securities	16.55	21.67	34	16.07	18.78	40	17.42	21.63	39	16.92	17.85	46	18.96	16.99	60
Net loans and leases	63.54	59.31	62	65.65	60.99	63	63.01	58.67	63	67.50	61.58	65	66.85	63.77	46
Net loans, leases and standby letters of credit	64.03	60.12	62	66.08	61.79	64	63.50	59.49	61	67.92	62.48	65	67.29	64.84	44
Core deposits	79.38	76.85	44	77.18	73.69	51	79.08	75.71	54	76.15	70.67	55	67.07	63.09	49
Noncore funding	5.03	9.46	42	7.29	11.95	38	5.46	10.30	35	8.09	14.13	38	16.23	19.36	52
Time deposits of \$250K or more	1.23	1.46	50	1.40	1.96	43	1.15	1.58	44	1.59	2.11	44	2.81	2.94	55
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.86	1.11	58	1.13	1.22	62	0.95	1.23	60	1.08	1.47	55	2.46	1.94	71
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.86	0.44	69	1.13	0.60	71	0.95	0.54	70	1.08	0.54	67	2.46	0.48	85
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.21	1.03	79	3.96	1.11	88	2.60	1	83	4.49	1.24	88	6.79	3.01	89
Earning assets that reprice within 1 year	50.37	36.68	83	51.62	38.67	84	52.27	37.37	86	51.83	39.38	82	45.68	39.29	71
Interest-bearing liabilities that reprice within 1 year	5.33	6.16	56	6.44	7.73	54	5.49	6.39	58	6.88	8.20	53	9.02	10.19	50
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	45.04	29.01	85	45.18	29.49	86	46.78	29.65	87	44.95	29.11	86	36.66	26.63	78
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.44	-1.97	42	0.01	-0.51	54	-3.87	-2.33	44	3.44	3.20	55	17.34	14.45	63
Net short-term noncore funding dependence	-5.69	-6.65	45	-1.39	-6.88	68	-5.22	-7.71	54	1.86	-4.76	72	13.54	3.38	80
Short-term investment / Short-term noncore funding	212.27	265.83	54	118.21	246.74	32	195.09	273.46	45	77.60	184.19	22	11.55	77.77	11
Liquid assets - short-term noncore funding / Nonliquid assets	25.34	35.38	40	18.62	30.67	35	25.91	36.68	37	14.40	28.18	34	5.91	16.97	33
Net loans and leases / Total deposits	78.81	73.06	62	83.51	76.22	71	78.54	72.79	63	86.68	79.43	71	93.33	90.31	56
Net loans and leases / Core deposits	80.05	78.05	59	85.06	83.77	61	79.69	78.25	57	88.64	88.34	58	99.67	103.93	48
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.64	-3.53	34	2.57	0.62	89	1.44	0.12	87	3.83	1.57	83	1.14	0.72	74
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-4.80	-8.82	70	2.01	1.31	69	0.34	-0.25	66	3.02	4.31	38	0.53	1.36	33
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0		-0.02			0.02			0		
Percent of Investment Securities															
Held-to-maturity securities	50.49	20.27	85	49.01	12.84	91	50.27	14.28	89	45.30	11.38	92	49.90	12.67	93
Available-for-sale securities	49.51	77.97	14	50.99	85.49	8	49.73	83.77	10	54.70	87.23	8	50.10	85.40	6
U.S. Treasury securities	2.79	8.39	42	1.62	5.10	58	2.97	6.70	53	9.48	4.72	82	0.01	6.15	24
US agency securities (excluding mortgage-backed securities)	4.97	3.73	70	7.02	4.35	74	5.06	4.12	70	7.18	4.01	75	8.42	3.49	81
Municipal securities	14.44	7.89	73	18.09	9.71	75	15.24	8.22	74	18.01	9.83	75	17.23	7.75	80
Mortgage-backed securities	77.56	65.55	65	73.23	66.67	58	76.71	66.54	60	65.29	66.64	49	74.32	67.43	52
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.24	3.16	35	0.03	3.05	24	0.03	3.08	25	0.03	3.01	27	0.03	2.94	26
Mutual funds and equity securities	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	2.67	8.63	24	7.82	9.29	54	3.37	7.78	34	15.20	10.55	78	4.99	11.86	31
Debt securities 1 to 5 years	11.02	18.50	38	3.35	16.09	22	9.05	18.25	32	3.66	17.03	24	5.02	17.94	30
Debt securities over 5 years	86.31	70.45	77	88.83	72.48	75	87.58	71.11	77	81.15	69.86	61	89.99	66.02	84
Pledged securities	87.88	29.79	99	94.44	33.48	98	87.85	32.26	98	91.39	35.67	98	72.81	30.57	94
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	28.14	-1.29	77	435.47	156.41	88	71.54	27.98	77	279.67	183.32	73	7.49	26.69	47
Investment securities	12.09	28.40	30	-2.59	31.91	11	8.82	31.36	25	-3.56	23.62	14	-0.47	11.75	27
Core deposits	11.99	14.47	55	27.59	29.18	52	9.79	16.94	26	22.67	26.88	37	9.22	11.23	58
Noncore funding	-24.86	-10.65	29	-52.64	-25.09	14	-28.61	-14.79	28	-46.13	-12.18	10	-13.39	6.59	21

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			11,228,105	9,284,856	8,089,404
Commit: Secured commercial real estate loans	2,893,377	2,111,462	2,719,381	2,023,686	2,039,629
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	371,719	342,332	314,070
Securities underwriting	203,947	167,794	194,097	158,375	149,888
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	141	151	147	151	150
Securities lent	249,812	291,934	247,773	294,438	201,523
Credit derivatives - notional amount (holding company as guarantor)	113,531	132,729	120,184	142,511	63,526
Credit derivative contracts w/ purchased credit protection-investment grade..	363,343	132,729	367,956	142,511	63,526
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	435,194	571,127	501,750	500,640	194,962
Written options contracts (interest rate)	381,462	549,123	481,778	531,484	163,196
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	12,918,589	11,074,108	13,174,541	11,011,309	8,934,777
Futures and forward foreign exchange	56,332	58,295	72,346	54,501	49,734
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						28.39	22.78	71	24.82	22.01	67	23.37	23.52	57	
Standby letters of credit	0.48	0.64	54	0.43	0.67	46	0.49	0.65	53	0.42	0.71	44	0.43	0.84	39
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	85	0	0.11	83	0	0.10	83	0	0.18	81	0	0.40	78
Credit derivatives - notional amount (holding company as guarantor)	0.59	0.26	79	0.76	0.28	79	0.63	0.24	79	0.79	0.35	79	0.58	0.42	73
Credit derivatives - notional amount (holding company as beneficiary)	0.27	0.18	74	0.34	0.18	79	0.30	0.18	75	0.38	0.30	78	0.18	0.52	69
Credit derivative contracts w/ purchased credit protection-investment grade..	0.86	0.19	88	0.34	0.17	80	0.93	0.18	87	0.38	0.25	78	0.18	0.30	75
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	32.79	45.51	71	31.72	42.67	69	35.98	46.30	71	32.34	48.62	66	26.99	68.47	57
Interest rate contracts	32.66	33.09	74	31.57	30.32	72	35.80	32.46	75	32.20	34.36	69	26.84	47.31	60
Interest rate futures and forward contracts	1.03	4.02	71	1.48	4.59	66	1.27	3.25	70	1.34	6.21	61	0.56	10.67	52
Written options contracts (interest rate)	0.91	1.59	64	1.42	2	61	1.22	1.41	71	1.42	2.18	58	0.47	2.47	49
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	30.72	19.54	80	28.67	20.33	77	33.31	20.49	82	29.44	20.83	77	25.81	28.86	70
Foreign exchange contracts	0.13	6.48	65	0.15	6.19	65	0.18	6.30	67	0.15	6.01	59	0.14	10.12	56
Futures and forward foreign exchange contracts	0.13	3.96	68	0.15	3.83	67	0.18	3.78	70	0.15	3.47	61	0.14	5.23	59
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						44.37	44.98	64	36.53	42.82	60	35.36	45.53	50	

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	13,791,577	12,252,653	14,230,415	12,097,934	9,342,669
Interest rate contracts	13,735,245	12,194,358	14,158,069	12,043,433	9,292,935
Foreign exchange contracts.....	56,332	58,295	72,346	54,501	49,734
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	491,526	629,422	574,096	555,141	244,696
Written options	381,462	549,123	481,778	531,484	163,196
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	381,462	549,123	481,778	531,484	163,196
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	12,918,589	11,074,108	13,174,541	11,011,309	8,934,777
Held for trading.....	10,994,921	9,952,403	11,166,887	9,635,810	7,329,511
Interest rate contracts	10,938,589	9,894,108	11,094,541	9,581,309	7,279,777
Foreign exchange contracts.....	56,332	58,295	72,346	54,501	49,734
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,796,656	2,300,250	3,063,528	2,462,124	2,013,158
Interest rate contracts	2,796,656	2,300,250	3,063,528	2,462,124	2,013,158
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	13,773,458	11,836,259	14,116,593	11,708,961	9,242,998
One year or less	1,018,097	1,113,353	1,157,908	1,117,049	583,895
Over 1 year to 5 years	6,550,674	4,844,908	6,635,712	4,686,221	3,668,328
Over 5 years	6,204,687	5,877,998	6,322,973	5,905,691	4,990,775
Gross negative fair value (absolute value)	168,425	58,341	45,284	40,719	24,840
Gross positive fair value.....	60,178	236,835	185,759	376,362	154,366
Held for trading.....	50,887	215,396	174,931	349,859	149,568
Non-traded.....	9,291	21,439	10,828	26,503	4,798
Current credit exposure on risk-based capital derivative contracts	50,444	222,692	174,313	351,508	150,122
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.59	93.91	41	99.52	94.52	41	99.49	94.17	40	99.55	94.10	46	99.47	93.44	50
Foreign exchange contracts	0.41	3.18	62	0.48	3.16	63	0.51	3.47	64	0.45	3.49	60	0.53	3.20	56
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	3.56	10.22	49	5.14	12.82	47	4.03	11.16	45	4.59	14.05	40	2.62	13.49	35
Written options	2.77	6.03	46	4.48	8.11	49	3.39	6.28	48	4.39	8.18	46	1.75	5.91	37
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	2.77	5.74	50	4.48	7.80	50	3.39	5.96	50	4.39	7.73	50	1.75	5.10	41
Purchased options	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	93.67	74.58	66	90.38	69.64	65	92.58	74.26	67	91.02	68.76	70	95.63	69.75	75
Held for trading	79.72	38.74	68	81.23	42.14	68	78.47	40.42	68	79.65	43.53	67	78.45	44.16	66
Interest rate contracts	79.31	32.48	79	80.75	36.29	77	77.96	34.15	77	79.20	36.62	78	77.92	37.24	77
Foreign exchange contracts	0.41	1.60	74	0.48	1.47	74	0.51	1.68	75	0.45	1.60	70	0.53	1.60	68
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	20.28	61.26	31	18.77	57.86	31	21.53	59.58	31	20.35	56.47	32	21.55	55.84	33
Interest rate contracts	20.28	57.41	34	18.77	54.11	31	21.53	56.71	31	20.35	53.82	33	21.55	52.22	34
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	99.87	92.63	63	96.60	90.92	50	99.20	92.53	64	96.78	91.48	53	98.93	93.86	62
One year or less	7.38	27.97	34	9.09	26.80	36	8.14	27.56	32	9.23	32.05	34	6.25	32.17	25
Over 1 year to 5 years	47.50	26.35	78	39.54	28.69	65	46.63	27.01	76	38.74	27.06	65	39.26	30.45	64
Over 5 years	44.99	29.53	66	47.97	30.03	70	44.43	29.89	67	48.82	29.56	72	53.42	28.09	77
Gross negative fair value (absolute value)	1.22	1.21	56	0.48	1.21	23	0.32	0.98	20	0.34	1.55	17	0.27	0.83	28
Gross positive fair value	0.44	1.52	11	1.93	1.70	59	1.31	1.34	51	3.11	2.23	71	1.65	1.19	75
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.06	73	0.02	0.05	48	0.02	0.04	50	0.01	0.07	33	0.01	0.06	42
Gross positive fair value (X)	0.02	0.06	45	0.08	0.07	76	0.06	0.05	76	0.14	0.09	79	0.06	0.07	73
Held for trading (X)	0.02	0.04	68	0.08	0.05	79	0.06	0.04	80	0.13	0.07	82	0.06	0.06	77
Non-traded (X)	0	0.01	35	0.01	0.01	49	0	0.01	43	0.01	0.02	53	0	0.01	45
Current credit exposure (X)	0.02	0.04	52	0.08	0.05	79	0.06	0.04	78	0.13	0.06	82	0.06	0.05	74
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.16	0.47	49	0.83	0.61	71	0.60	0.46	74	1.30	0.85	77	0.56	0.73	70

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	344,284	363,107	363,107	195,874	179,646
Gross losses	6,265	12,332	34,430	80,634	40,534
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,377	5,197	20,460	20,826	12,201
Net losses	1,888	7,135	13,970	59,808	28,333
Provision for loan and lease losses	18,236	6,065	-4,853	121,756	44,561
Adjustments	10,011	0	0	105,285	0
Ending balance	370,643	362,037	344,284	363,107	195,874
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.18	0.04	86	0.06	-0.11	79	-0.01	-0.09	66	0.33	0.51	27	0.13	0.15
Provision for loan and lease losses / Average loans and leases	0.28	0.06	85	0.09	-0.20	79	-0.02	-0.16	67	0.48	0.82	25	0.19	0.24
Provision for loan and lease losses / Net loan and lease losses	965.89	49.50	88	85	-168.35	80	-34.74	-105.48	55	203.58	487.86	20	157.28	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.38	1.20	72	1.42	1.49	49	1.38	1.23	70	1.43	1.58	44	0.84	0.83
Allowance for loan and lease losses / Total loans and leases	1.37	1.17	71	1.41	1.47	50	1.36	1.20	69	1.42	1.55	44	0.84	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	49.08	38.27	75	12.69	18.09	58	24.64	21.39	70	6.07	11.58	44	6.91	8.03
Allowance for loan and lease losses / Nonaccrual assets	366.30	355.27	69	230.42	291.29	47	393.53	364.13	70	214.09	299.17	43	243.74	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	337.45	284.19	71	216.91	246.27	50	367.65	287.08	73	195.67	244.34	45	160.69	151.73
Gross loan and lease losses / Average loans and leases	0.09	0.17	46	0.19	0.24	54	0.14	0.19	48	0.32	0.34	58	0.18	0.28
Recoveries / Average loans and leases	0.07	0.07	57	0.08	0.08	61	0.08	0.08	57	0.08	0.07	68	0.05	0.08
Net losses / Average loans and leases	0.03	0.09	41	0.11	0.16	48	0.06	0.11	40	0.24	0.27	58	0.12	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	40
Recoveries / Prior year-end losses	12.71	10.98	66	6.45	7.39	54	25.37	34.67	41	51.38	33.98	79	17.30	36.22
Earnings coverage of net loan and lease losses (X)	45.15	38.54	68	16.96	25.70	58	35.67	39.72	64	7.78	22.91	36	18.19	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.02	-0.01	36	0.01	0.03	56	0.02	0.02	66	0.16	0.04	89	0.02	0.01
Real estate loans secured by 1-4 family	-0.02	-0.02	48	-0.01	-0.01	36	0	-0.02	59	0.04	0.01	82	0.05	0.01
Revolving	-0.08	-0.08	31	0	-0.03	50	0	-0.07	80	0.08	0.01	81	0.06	0.02
Closed-end	0	-0.02	53	-0.02	-0.01	33	0	-0.01	52	0.04	0	81	0.04	0
Commercial real estate loans	-0.02	0	18	0.03	0.05	61	0.03	0.04	63	0.24	0.07	85	0	0.01
Construction and land development	0	-0.02	42	-0.01	0	31	0	0	46	-0.10	0	5	-0.08	-0.01
1-4 family	0	0	18	0.01	0	93	0	0	86	0	0	87	0	0
Other	0	-0.01	38	-0.01	0	24	0	0	36	-0.10	0	2	-0.08	-0.01
Multifamily	0	0	11	0	0	54	-0.01	0.01	8	0.02	0	89	0	0
Nonfarm nonresidential	-0.02	0.01	14	0.04	0.07	65	0.04	0.05	64	0.34	0.11	87	0.01	0.02
Owner-occupied	-0.02	0	9	0	0.01	32	0.05	0.01	87	0.10	0.02	88	0.01	0.01
Other	-0.01	0	16	0.04	0.06	68	0	0.04	19	0.24	0.08	87	0.01	0.01
Real estate loans secured by farmland	-0.01	0	13	-0.01	0	14	-0.45	0	1	1.10	0.02	99	0.30	0.01
Commercial and industrial loans	0.12	0.11	64	0.40	0.20	76	0.17	0.17	59	0.35	0.47	46	0.29	0.37
Loans to individuals	0.23	0.70	24	0.19	1.06	10	0.17	0.71	16	0.48	1.13	28	0.48	1.17
Credit card loans	2.80	1.88	75	4.43	2.41	86	1.63	1.84	41	6.22	2.92	88	4.35	3.11
Agricultural loans	-0.21	0	5	-3.38	0.02	0	-1.59	0.02	1	-0.18	0.19	4	0	0.08
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.16	49	-0.34	0.09	3	-0.07	0.10	4	0.38	0.15	82	0.10	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases.....	66,101	38,120	58,674	72,483	95,363
90+ days past due loans and leases	8,649	9,788	6,159	15,965	41,533
Nonaccrual loans and leases.....	101,186	157,118	87,486	169,603	80,363
Total past due and nonaccrual loans and leases.....	175,936	205,026	152,319	258,051	217,259
Restructured 30-89 days past due	3,503	3,511	4,464	5,401	2,804
Restructured 90+ days past due	1,155	1,497	816	1,074	768
Restructured nonaccrual	32,414	39,737	32,049	33,105	17,073
Total restructured loans and leases	37,072	44,745	37,329	39,580	20,645
30-89 days past due loans held for sale	0	0	1,155	181	0
90+ days past due loans held for sale.....	0	0	0	242	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale.....	0	0	1,155	423	0
Restructured loans and leases in compliance	55,311	52,786	54,427	51,887	34,988
Other real estate owned.....	6,094	7,385	7,178	8,958	25,595
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual.....	0	0	0	0	0
Total other assets past due and nonaccrual.....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases														
30-89 days past due loans and leases.....	0.24	0.32	45	0.15	0.33	26	0.23	0.32	46	0.28	0.39	43	0.41	0.43
90+ days past due loans and leases	0.03	0.10	52	0.04	0.11	56	0.02	0.10	51	0.06	0.12	58	0.18	0.15
Nonaccrual loans and leases.....	0.37	0.44	45	0.61	0.65	53	0.35	0.46	38	0.66	0.66	56	0.34	0.51
90+ days past due and nonaccrual loans and leases.....	0.41	0.59	37	0.65	0.82	49	0.37	0.62	32	0.72	0.85	47	0.52	0.71
30-89 days past due restructured.....	0.01	0.01	75	0.01	0.01	79	0.02	0.01	79	0.02	0.01	79	0.01	0.01
90+ days past due restructured	0	0	81	0.01	0	81	0	0	77	0	0.01	79	0	0.01
Nonaccrual restructured.....	0.12	0.10	68	0.15	0.13	66	0.13	0.10	65	0.13	0.13	58	0.07	0.14
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	85	0	0	80	0	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	84	0	0
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30-89 days past due assets	0.24	0.32	45	0.15	0.33	26	0.23	0.32	46	0.28	0.40	42	0.41	0.43
90+ days past due assets	0.03	0.10	51	0.04	0.11	56	0.02	0.10	50	0.06	0.12	58	0.18	0.15
Nonaccrual assets	0.37	0.45	45	0.61	0.66	52	0.35	0.47	38	0.66	0.67	55	0.34	0.53
30+ days past due and nonaccrual assets	0.65	0.94	39	0.80	1.18	38	0.60	0.97	33	1.01	1.29	46	0.93	1.19
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.26	0.35	45	0.43	0.50	52	0.24	0.36	34	0.50	0.52	55	0.35	0.44
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.36	44	0.45	0.53	51	0.25	0.37	32	0.52	0.55	53	0.43	0.48
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:														
Total assets	0.40	0.41	61	0.58	0.58	56	0.39	0.41	56	0.63	0.60	56	0.42	0.53
Allowance for loan and lease losses	45.12	62.77	40	61.40	69.27	48	44.84	62.64	39	65.25	66.66	55	73.78	115.41
Equity capital + allowance for loan and lease losses	2.88	3.67	42	4.17	5.03	46	2.81	3.60	43	4.45	4.97	49	2.85	4.28
Tier 1 capital + allowance for loan and lease losses.....	4.67	4.23	62	7.06	5.96	66	4.64	4.30	61	7.59	6.05	68	5.11	5.65
Loans and leases + other real estate owned	0.62	0.69	53	0.86	0.97	50	0.61	0.71	51	0.92	0.97	52	0.62	0.85

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.26	0.26	56	0.17	0.31	30	0.24	0.26	51	0.32	0.39	52	0.41	0.38	65
	90+ days past due		0.04	0.13	64	0.06	0.13	61	0.03	0.12	63	0.09	0.16	67	0.21	0.16	78
	Nonaccrual.....		0.44	0.51	54	0.68	0.76	54	0.38	0.52	42	0.70	0.76	55	0.31	0.46	39
Commercial and industrial	30–89 days past due		0.11	0.26	32	0.03	0.22	16	0.07	0.24	20	0.12	0.23	41	0.22	0.31	45
	90+ days past due		0	0.03	42	0	0.02	45	0	0.04	36	0	0.03	38	0.16	0.05	86
	Nonaccrual.....		0.26	0.53	32	0.58	0.69	50	0.33	0.57	36	0.73	0.75	55	0.58	0.83	42
Individuals	30–89 days past due		0.71	0.67	62	0.32	0.53	35	0.92	0.63	74	0.73	0.83	49	0.76	0.83	45
	90+ days past due		0.04	0.08	58	0.04	0.11	51	0.05	0.09	56	0.05	0.14	50	0.05	0.17	47
	Nonaccrual.....		0.12	0.16	53	0.15	0.22	52	0.12	0.17	55	0.16	0.28	51	0.14	0.17	55
Depository institution loans	30–89 days past due			0			0.01			0.01				0			0
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0.01			0			0				0			0
Agricultural	30–89 days past due		0	0.16	31	0	0.17	31	0.05	0.07	68	0.06	0.17	62	0.68	0.24	82
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	44	0.17	0	96
	Nonaccrual.....		0.11	0.71	57	0.24	0.44	63	0.10	0.70	59	0.20	0.49	56	0.10	0.67	50
Foreign governments	30–89 days past due			0			0.03			0.50				0			0.07
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0.23			0.04			0.15				0.09			0.03
Other loans and leases	30–89 days past due		0.02	0.13	44	0.34	0.13	82	0.04	0.12	58	0.21	0.18	67	0.56	0.20	82
	90+ days past due		0	0.01	34	0	0.01	34	0	0.01	74	0	0.01	33	0	0.01	64
	Nonaccrual.....		0.11	0.08	75	0.20	0.15	70	0.12	0.09	73	0.23	0.15	72	0.15	0.13	70

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		0.44	0.44	58	0.34	0.47	45	0.40	0.46	53	0.60	0.65	60	0.68	0.67	61
1–4 family	30–89 days past due	0.10	0.25	66	0.13	0.28	72	0.07	0.24	63	0.21	0.33	76	0.15	0.31	67
	90+ days past due	0.45	0.68	44	0.61	0.88	37	0.33	0.71	24	0.57	0.89	36	0.30	0.73	21
Revolving	30–89 days past due	0.49	0.27	79	0.32	0.31	60	0.49	0.28	77	0.71	0.48	73	0.85	0.45	86
	90+ days past due	0.16	0.03	88	0.21	0.03	89	0.10	0.02	88	0.20	0.03	90	0.19	0.05	88
	Nonaccrual	0.54	1.02	48	0.55	1.31	38	0.43	1.18	41	0.53	1.13	39	0.27	1	22
Closed-end	30–89 days past due	0.43	0.46	56	0.35	0.48	45	0.38	0.49	50	0.57	0.65	54	0.63	0.70	57
	90+ days past due	0.09	0.28	67	0.12	0.31	70	0.07	0.26	64	0.22	0.38	76	0.14	0.35	63
Junior lien	30–89 days past due	0.43	0.66	46	0.63	0.85	42	0.31	0.67	25	0.58	0.87	39	0.31	0.70	23
	Nonaccrual	0.02	0.01	83	0.03	0.01	81	0.01	0.01	75	0.05	0.02	85	0.05	0.02	78
	90+ days past due	0	0	79	0	0	72	0	0	36	0.01	0	88	0.01	0	82
	Nonaccrual	0.03	0.03	65	0.05	0.05	63	0.03	0.03	60	0.05	0.04	61	0.04	0.04	54
Commercial real estate	30–89 days past due	0.13	0.16	60	0.05	0.22	25	0.12	0.15	56	0.12	0.26	42	0.20	0.18	68
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	59	0.01	0.02	62	0.24	0.03	95
	Nonaccrual	0.41	0.37	63	0.73	0.62	63	0.41	0.38	60	0.79	0.62	69	0.31	0.23	69
Construction and development	30–89 days past due	0.18	0.19	67	0.04	0.22	37	0.06	0.17	53	0.04	0.28	36	0.27	0.28	66
	90+ days past due	0	0	38	0	0.01	35	0	0.01	79	0.03	0.01	87	0.07	0.02	86
1–4 family	Nonaccrual	0.12	0.17	63	0.09	0.50	48	0.02	0.20	40	0.09	0.41	44	0.22	0.20	72
	30–89 days past due	0.03	0.03	74	0	0.03	60	0.05	0.02	80	0.04	0.03	72	0.03	0.06	60
	90+ days past due	0	0	47	0	0	44	0	0	88	0.03	0	92	0	0	83
Other	Nonaccrual	0.01	0.02	73	0.03	0.02	76	0	0.01	32	0	0.03	59	0	0.02	30
	30–89 days past due	0.15	0.14	72	0.04	0.16	46	0.01	0.13	50	0	0.22	29	0.24	0.20	72
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0.07	0.01	91
	Nonaccrual	0.11	0.14	70	0.07	0.43	48	0.02	0.16	48	0.08	0.35	50	0.22	0.17	77
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0.16	0.09	75	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0.18	0	95
	Nonaccrual	0.66	0.12	87	0.92	0.13	92	0.85	0.17	87	1.02	0.11	95	0.22	0.05	89
Nonfarm non-residential	30–89 days past due	0.12	0.13	62	0.06	0.20	33	0.14	0.13	69	0.13	0.23	52	0.20	0.14	74
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0.28	0.03	95
Owner Occupied	Nonaccrual	0.49	0.45	62	0.90	0.78	61	0.49	0.45	60	0.97	0.80	62	0.33	0.28	66
	30–89 days past due	0.05	0.04	62	0.04	0.06	53	0.12	0.04	85	0.09	0.07	65	0.14	0.07	79
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0.23	0.01	97
Other	Nonaccrual	0.24	0.17	69	0.55	0.32	81	0.24	0.17	69	0.59	0.27	86	0.19	0.16	61
	30–89 days past due	0.07	0.08	66	0.02	0.12	36	0.02	0.08	55	0.05	0.14	48	0.07	0.07	59
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0.05	0.01	85
	Nonaccrual	0.25	0.24	63	0.35	0.40	55	0.26	0.23	68	0.38	0.44	52	0.15	0.10	71
Farmland	30–89 days past due	0	0.17	31	0.96	0.13	91	0.08	0.10	72	0.60	0.11	89	2.21	0.23	94
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	4.73	0.01	98
	Nonaccrual	7.65	0.67	93	2.12	1.14	77	5.87	0.69	93	1.90	1.13	75	0	0.84	19
Credit card	30–89 days past due	1.06	0.87	66	0.33	0.75	22	0.99	0.81	63	0.18	0.95	19	1.64	1.19	74
	90+ days past due	0.66	0.45	64	0.36	0.56	44	0.72	0.45	69	0.94	0.63	66	2.17	0.78	93
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	4,415,792	3,997,461	3,995,521	4,022,385	4,043,106										
Retained earnings	1,169,219	987,156	1,178,138	935,495	797,791										
Accumulated other comprehensive income (AOCI)	-201,674	-51,070	-61,847	-38,569	-64,580										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	5,383,337	4,933,547	5,111,812	4,919,311	4,776,317										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	2,484,396	2,304,680	2,296,394	2,306,193	2,316,278										
Accumulated other comprehensive income-related adjustments	-201,674	-51,070	-61,847	-38,569	-64,580										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	3,100,615	2,679,937	2,877,265	2,651,687	2,524,619										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	3,100,615	2,679,937	2,877,265	2,651,687	2,524,619										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	106,882	106,882	106,882	106,882	106,882										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	106,882	106,882	106,882	106,882	106,882										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	106,882	106,882	106,882	106,882	106,882										
Tier 1 Capital	3,207,497	2,786,819	2,984,147	2,758,569	2,631,501										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	322,955	315,486	293,427	316,331	343,516										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	295,792	247,062	253,297	248,675	198,709										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	618,747	562,548	546,724	565,006	542,225										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	618,747	562,548	546,724	565,006	542,225										
Exited advanced approach tier 2 capital															
Total capital	3,826,244	3,349,367	3,530,871	3,323,575	3,173,726										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	41,237,572	37,696,423	39,622,960	37,557,380	34,397,878										
Less: Deductions from common equity tier 1 capital	2,484,396	2,304,679	2,296,394	2,306,194	2,316,278										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	38,753,176	35,391,744	37,326,566	35,251,186	32,081,600										
Total risk-weighted assets	31,039,778	26,826,525	28,991,055	26,947,949	26,866,340										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	9.99	12.18	22	9.99	12.54	10	9.92	12.37	14	9.84	12.35	10	9.40	12.11	7
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.33	12.88	8	10.39	13.31	3	10.29	13.11	6	10.24	13.08	5	9.79	12.78	6
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.33	14.72	7	12.49	15.37	4	12.18	14.91	6	12.33	15.23	5	11.81	14.36	6
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.28	9.06	25	7.87	9.15	11	7.99	8.98	24	7.83	9.13	11	8.20	9.76	11
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		331			357			339		380			511		-7.28		-93.81
Total property and casualty assets		0			0			0		0			0				
Reinsurance recoverables (P/C)																	
Total life and health assets		331			357			339		380			511		-7.28		-93.81
Reinsurance recoverables (L/H)		0			0			0		0			0				
Separate account assets (L/H)																	
Total insurance underwriting equity		331			357			339		374			425		-7.28		-79.95
Total property and casualty equity		0			0			0		0			0				
Total life and health equity		331			357			339		374			425		-7.28		-79.95
Total insurance underwriting net income		-7			-18			-36		-51			33				
Total property and casualty		0			0			0		0			0				
Total life and health		-7			-18			-36		-51			33				
Claims and claims adjusted expense reserves (P/C)		0			0			0		0			0				
Unearned premiums (P/C)		0			0			0		0			0				
Policyholder benefit and contractholder funds (L/H)		0			0			0		0			0				
Separate account liabilities (L/H)		0			0			0		0			0				
Insurance activities revenue		7,734			7,404			26,162		24,595			20,897		4.46		50.44
Other insurance activities income		7,717			7,367			26,066		24,476			20,736		4.75		72.99
Insurance and reinsurance underwriting income		17			37			96		119			161		-54.05		-97.50
Premiums		17			37			96		119			161		-54.05		-97.50
Credit related insurance underwriting		17			37			96		119			161		-54.05		-97.50
Other insurance underwriting		0			0			0		0			0				
Insurance benefits, losses, expenses		4			25			48		46			3		-84.00		-99.33
Net assets of insurance underwriting subsidiaries		0			0			0		0			0				
Life insurance assets		629,907			552,693			549,442		552,424			546,720		13.97		34.00

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	81	0	0	82	0	0	82	0	0	80	0	0.01	76			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	50.48	18	0	54.39	17	0	53.11	18	0	53.67	17	0	51.47	18			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	49.52	81	100	45.61	82	100	46.89	82	100	46.33	82	100	48.53	81			
Separate account assets (L/H) / Total life assets	0	11.64	43	0	12.21	43	0	13.40	42	0	11.24	43	0	7.26	42			
Insurance activities revenue / Adjusted operating income	2.47	0.38	92	2.40	0.38	90	2.10	0.36	91	2.03	0.41	89	1.71	0.47	86			
Premium income / Insurance activities revenue	0.22	3.33	84	0.50	2.23	86	0.37	2.76	85	0.48	2.84	83	0.77	7.32	76			
Credit related premium income / Total premium income	100	37.50	79	100	33.33	81	100	32.99	84	100	38.23	81	100	34.91	83			
Other premium income / Total premium income	0	62.50	20	0	66.67	18	0	67.01	15	0	61.77	18	0	65.09	16			
Insurance underwriting net income / Consolidated net income	-0.01	0.02	3	-0.02	0.02	2	-0.01	0.02	2	-0.02	0.03	3	0.01	0.08	77			
Insurance net income (P/C) / Equity (P/C)		25.60				22.15			23.22				15.59				19.86	
Insurance net income (L/H) / Equity (L/H)	-8.46	150.40	6	-20.17	3.56	8	-10.62	4.49	8	-13.64	3.62	7	7.76	5.13	55			
Insurance benefits, losses, expenses / Insurance premiums	23.53	2,703.20	29	67.57	1,367.96	37	50	927.51	42	38.66	447.82	31	1.86	233.61	18			
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.60	12.22	72	17.55	11	77	16.51	12	67	17.70	11.03	77	19.34	11.51	80			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		2,393			1,046			1,420			0			0				
Net assets of broker-dealer subsidiaries / Consolidated assets	0.01	0.46	75	0	0.50	75	0	0.46	75	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.70			0.69			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets.....		17.19			-2.56			9.48			2.04			12.40	
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	3.59	4.99	5.46	4.88	8.35
Dollar Amount in Thousands					
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		54,301	4,778	228,532	305,100	178,400	1036.48	96.74
Dividends		50,319	1,459	215,250	299,600	178,400	3348.87	82.32
Interest		3,982	3,319	13,282	5,500	0	19.98	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		2,707	2,500	4,325	4,500	2,300	8.28	-26.34
Dividends		2,707	2,500	4,325	4,500	2,300	8.28	13.74
Interest		0	0	0	0	0	0	-100.00
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Total income from subsidiaries		57,008	7,278	232,857	309,600	180,700	683.29	82.28
Securities gains (losses)		0	0	0	0	0	0	
Other operating income		0	0	1	0	34		-100.00
Total operating income		57,008	7,278	232,858	309,600	180,734	683.29	82.27
Operating Expenses								
Personnel expenses		0	0	0	32	36		
Interest expense		5,124	5,006	20,027	18,951	9,943	2.36	254.85
Other expenses		5,375	5,099	21,825	23,950	26,761	5.41	20.87
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		10,499	10,105	41,852	42,933	36,740	3.90	78.22
Income (loss) before taxes		46,509	-2,827	191,006	266,667	144,033		83.21
Applicable income taxes (credit)		-1,769	-1,695	-7,116	-7,480	-7,334		
Extraordinary items								
Income before undistributed income of subsidiaries		48,278	-1,132	198,122	274,147	151,367		73.14
Equity in undistributed income of subsidiaries		4,719	94,367	206,480	11,859	235,882	-95.00	
Bank subsidiaries		3,017	95,357	206,496	14,731	236,227	-96.84	
Nonbank subsidiaries		1,702	-990	-16	-2,872	-345		96.54
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		52,997	93,235	404,602	286,006	387,249	-43.16	130.63
Memoranda								
Bank net income		53,336	96,816	421,746	314,331	414,627	-44.91	144.34
Nonbank net income		4,409	1,510	4,309	1,628	1,955	191.99	35.83
Subsidiary holding companies' net income		0	0	0	0	0	0	

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		5,930,059	93.60	5,424,360	92.93	5,598,722	93.04	5,333,666	5,072,356	9.32	31.57
Common and preferred stock		5,579,432	88.07	5,146,355	88.17	5,245,436	87.17	5,063,598	5,072,356	8.42	23.80
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		346,000	5.46	270,000	4.63	348,000	5.78	270,000	0	28.15	
Other receivables		4,627	0.07	8,005	0.14	5,286	0.09	68	0	-42.20	2738.65
Investment in nonbank subsidiaries		121,224	1.91	101,697	1.74	113,755	1.89	101,647	103,746	19.20	-57.43
Common and preferred stock		121,217	1.91	101,365	1.74	113,360	1.88	101,355	103,746	19.58	81.75
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	-100.00
Other receivables		7	0	332	0.01	395	0.01	292	0	-97.89	-97.54
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		274,385	4.33	299,709	5.13	295,357	4.91	379,611	250,609	-8.45	61.54
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		5	0	7	0	5	0	8	11	-28.57	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		9,741	0.15	11,107	0.19	9,426	0.16	9,577	18,591	-12.30	-45.79
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		6,335,414	100.00	5,836,880	100.00	6,017,265	100.00	5,824,509	5,445,313	8.54	27.20
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		299,216	4.72	298,607	5.12	299,064	4.97	298,454	0	0.20	
Subordinated notes and debentures		282,170	4.45	256,317	4.39	256,060	4.26	256,867	257,168	10.09	65.66
Other liabilities		37,142	0.59	35,305	0.60	39,164	0.65	37,285	31,939	5.20	40.66
Balance due to subsidiaries and related institutions		278,291	4.39	272,975	4.68	273,114	4.54	273,000	273,008	1.95	-34.97
Total liabilities		896,819	14.16	863,204	14.79	867,402	14.42	865,606	562,115	3.89	43.56
Equity Capital		5,438,595	85.84	4,973,676	85.21	5,149,863	85.58	4,958,903	4,883,198	9.35	24.86
Perpetual preferred stock (income surplus)		106,882	1.69	106,882	1.83	106,882	1.78	106,882	106,882	0.00	0.00
Common stock		3,639	0.06	3,284	0.06	3,296	0.05	3,282	3,274	10.81	12.11
Common surplus		4,559,927	71.98	4,099,053	70.23	4,109,460	68.29	4,087,396	4,066,614	11.24	13.42
Retained earnings		1,117,596	17.64	920,403	15.77	1,109,307	18.44	868,205	797,791	21.42	272.76
Accumulated other comprehensive income		-201,674	-3.18	-51,070	-0.87	-61,847	-1.03	-38,569	-64,580		
Other equity capital components		-147,775	-2.33	-104,876	-1.80	-117,235	-1.95	-68,293	-26,783		
Total liabilities and equity capital		6,335,414	100.00	5,836,880	100.00	6,017,265	100.00	5,824,509	5,445,313	8.54	27.20
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		78,868	1.24	73,713	1.26	73,713	1.23	73,713	73,713	6.99	-33.94
Notes payable to subsidiaries that issued TPS		76,655	1.21	71,500	1.22	71,500	1.19	71,500	71,500	7.21	-33.63
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		18,243	0.29	26,638	0.46	18,635	0.31	27,574	26,790	-31.52	-58.17
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	3.87	9.94	7	7.61	12.54	11	8.11	11.94	12	5.91	7.29	31	8.13	9.68	26
Bank net income / Average equity investment in banks	3.94	10.44	7	7.59	12.55	10	8.13	11.80	13	6.18	7.45	32	8.41	10.51	26
Nonbank net income / Average equity investment in nonbanks	15.04	11.36	68	5.96	12.53	44	4.11	13.12	34	1.57	9.75	32	1.96	7.89	31
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69				10.11			7.01		8.55	
Bank net income / Parent net income	100.64	97.54	37	103.84	95.97	72	104.24	96.79	68	109.90	88.16	80	107.07	82.22	76
Nonbank net income / Parent net income	8.32	3.43	82	1.62	2.83	65	1.06	3.40	56	0.57	3.59	46	0.50	5.93	45
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	16.49	16.87	64	17.36	17.74	67	16.84	16.81	67	17.46	20.06	65	11.51	20.43	52
Total debt / Equity capital	10.69	11.65	58	11.16	11.90	60	10.78	11.71	60	11.20	14.41	57	5.27	14.31	42
Total debt + notes payable to subs that issued TPS / Equity capital	12.10	13.71	52	12.59	14.30	53	12.17	13.63	54	12.64	16.67	51	6.73	16.36	33
Total debt + Loans guaranteed for affiliate / Equity capital	10.69	11.72	57	11.16	12.02	59	10.78	11.77	60	11.20	14.68	56	5.27	14.56	41
Total debt / Equity capital – excess over fair value	10.69	11.75	58	11.16	12	60	10.78	11.81	60	11.20	14.52	57	5.27	14.51	42
Long-term debt / Equity capital	10.69	11.08	59	11.16	11.33	60	10.78	10.95	61	11.20	13.56	57	5.27	13.04	42
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0.34	0.08	91	0.54	0.04	92	0.36	0.06	90	0.56	0.06	91	0.55	0.05	90
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	68.79	40.81	71	68.22	35.48	77	68.36	39.86	70	68.12	34.67	79	19.01	28.44	42
Double Leverage															
Equity investment in subs / Equity capital	104.82	103.47	62	105.51	102.85	67	104.06	103.22	60	104.16	102.81	62	106	103.22	68
Total investment in subs / Equity capital	111.27	108.45	71	111.11	108.21	76	110.92	108.40	76	109.61	110.16	71	106	111.07	54
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.24	0.38	82	0.73	0.22	80	0.52	0.29	70	0.72	0.47	64	0.76	0.36	71
Equity investment in subs – equity cap / Net income-div (X)	7.90	1.31	96	1.31	0.74	80	0.87	1.05	56	1.70	1.82	63	1.32	1.22	60
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	106.47	129.62	46	17.55	111.20	10	116.86	152.85	37	152.53	136.59	67	93.13	177.68	20
Cash from ops + noncash items + op expense / Op expense + dividend	107.91	125.04	47	-4.77	98.58	11	115.99	154.48	37	158.71	147.24	66	93.67	190.27	12
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	62.42	98.29	33	-54.99	85.35	10	59.27	98.54	18	160.88	134.08	73	98.66	116.34	27
Pretax operating income + interest expense / Interest expense	1,007.67	2,251.18	50	43.53	1,142.88	25	1,053.74	1,835.33	40	1,507.14	2,016.32	63	1,548.59	1,968.54	58
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	952.44	1,728.15	49	46.74	1,357.31	23	1,000.50	1,770.77	39	1,394.31	1,539.23	66	1,172.63	1,632.83	50
Dividends + interest from subsidiaries / Interest expense + dividends	114.40	145.40	49	15.81	117.86	19	126.88	174.12	38	168.35	150.43	66	103.16	210.80	18
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	2.62	20.52	16	3.25	33.13	12	15.17	47.61	30	8.03	35.64	22	11.12	57.11	24
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.95	3.42	62	4.67	3.97	61	4.48	3.44	61	5.87	3.85	70	3.99	2.64	66
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.81	1.70	78	0.76	1.80	76	0.83	1.76	78	0.79	2.66	74	0.84	5.62	69
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	92.61	64.91	72		74.87		82.52	66.37	68	60.17	81.10	39	109.15	57.84	86
Dividends declared / Net income	84.36	33.46	97	44.01	23.13	86	40.41	28.27	75	57.68	42.29	73	42.67	33.08	70
Net income – dividends / Average equity.....	0.61	6.76	5	4.26	9.52	9	4.83	8.62	15	2.50	4.14	28	4.66	6.46	23
Percent of Dividends Paid															
Dividends from bank subsidiaries	112.55	124.34	51	3.56	101.14	31	131.65	155.92	43	181.62	132.17	67	107.98	178.13	30
Dividends from nonbank subsidiaries	6.05	1.65	86	6.09	3.28	83	2.65	4.90	68	2.73	3.41	72	1.39	7.53	60
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	118.60	153.16	45	9.65	128.99	24	134.30	203.53	37	184.35	174.85	62	109.37	260.40	19
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	94.34	43.39	84	1.51	30.63	31	51.04	45.96	52	95.31	60.28	81	43.03	66.55	28
Interest income from bank subsidiaries.....	7.47	0.15	97	3.43	0.12	97	3.15	0.11	97	1.75	0.36	88	0	0.54	18
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	101.81	49.34	83	4.94	33.49	26	54.19	51.33	55	97.06	62.88	79	43.03	69.36	25
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	61.40	31.46	75	165.56	47.24	85	100.37	62.63	78	276.41	56.39	94	117.65	82.95	77
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	61.40	39.06	70	165.56	69.48	81	100.37	87.22	70	276.41	79.84	90	117.65	150.41	62
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51				61.23
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	88.27	60.28	45	20.05	58.57	34	92.44	74.16	42	96.77	69.76	60	98.71	67.32	72
Interest income from bank subsidiaries.....	6.98	1.04	91	45.60	0.72	96	5.70	0.23	95	1.78	0.63	82	0	0.80	18
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	95.25	73.91	38	65.65	71.70	30	98.14	83.13	49	98.55	82.20	56	98.71	78.80	58
Dividends from nonbank subsidiaries	4.75	4.30	83	34.35	5.32	89	1.86	3.07	70	1.45	1.95	68	1.27	2.65	63
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	4.75	6.88	78	34.35	10.59	82	1.86	4.67	65	1.45	4.70	57	1.27	7.29	53
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt	13.57	28.43	44	13.28	29.59	44	13.28	26.38	46	13.27	27.08	48	28.66	28.33	62